Kent W. Plott (USB No. 5336) Mark S. Middlemas (USB No. 9252) Lundberg & Associates 3269 South Main Street, Suite 100 Salt Lake City, UT 84115 (801) 263-3400 (801) 263-6513 (fax) LundbergECFmail@lundbergfirm.com

Attorneys for Wells Fargo Bank, N.A. L&A Case No. 10-87646

# IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF UTAH CENTRAL DIVISION

In re: Bankruptcy No. 10-25178 RKM

Robert John Deroche, II and Marisol De Las
Mercedes Deroche,
(a Chapter 7 case)

Filed Electronically

Debtors.

## NOTICE OF HEARING ON MOTION OF WELLS FARGO BANK, N.A. FOR TERMINATION OF THE AUTOMATIC STAY

#### TO ALL PARTIES IN INTEREST:

YOUR RIGHTS MAY BE AFFECTED. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

Please take notice that the Motion for Termination of the Automatic Stay filed by secured creditor Wells Fargo Bank, N.A., successor by merger to Wells Fargo Home Mortgage, Inc. ("Creditor") in this case will come on for hearing before the Honorable R. Kimball Mosier on May 26, 2010, at the hour of 10:00 a.m., in Room 369 or such other room as may be assigned, United States Courthouse, 350 South Main Street, Salt Lake City, Utah.

Creditor's motion seeks an order of the Court terminating the automatic stay with respect to property (the "Property") in which debtors have an interest, said Property being located at 2133 East Hawthorne Street, Saratoga Springs, in Utah County, Utah, and more particularly described as follows:

Lot 304, LOCH LOMOND PHASE 3, a residential subdivision according to the official plat thereof on file and of record in the Utah County Recorder's Office.

Together with all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property.

If you do not want the Court to grant relief from the automatic stay, or if you want the Court to consider your views on the motion, then, on or before May 17, 2010 (14 days from the date of this notice plus 3 days for mailing), you or your attorney must:

1. File with the Court a written response explaining your position at:

United States Bankruptcy Court 350 South Main Street, Room 301 Salt Lake City, UT 84101 If you mail your response to the Court for filing, you must mail it early enough so the Court will receive it on or before the date stated above.

2. Serve a copy of your response upon the following via ECF or U.S. mail:

Lundberg & Associates 3269 South Main Street, Suite 100 Salt Lake City, UT 84115 Attorneys for Creditor

Kevin Bird 384 East 720 South, #201 Orem, UT 84058-6432 Trustee

3. Attend the hearing scheduled to be held as set forth in this notice.

If you intend to call witnesses or make a presentation of facts or law at this hearing that will extend beyond 5 minutes, please inform Lundberg & Associates at once at (801) 263-3400 so that, in the event time for such a presentation is inadequate, the hearing may be rescheduled on a date when there will be sufficient time on the Court's calendar.

If you or your attorney do not take these steps, the Court may decide that you do not oppose the relief sought in the motion and may enter an order granting relief.

In the absence of a timely response/objection, the relief sought in the Pleading may be granted without a hearing under 11 U.S.C. Section 102(1) and Local Court Rule 4001-1.

Be further advised that the debtors and the Creditor may, without further notice or hearing, settle between themselves the issues raised by Creditor's motion pursuant to stipulation which

allows the debtors to cure their post-petition arrearage and grants relief from the automatic stay to the Creditor in the event the debtors fail to comply with the terms of the stipulation.

DATED: April 29, 2010.

#### **LUNDBERG & ASSOCIATES**

By \_\_\_\_\_/s/\_
Mark S. Middlemas
Attorneys for Creditor

### **CERTIFICATE OF NOTIFICATION**

I certify that on April 29, 2010 I sent a copy of the foregoing Notice of Hearing and Motion for Relief, electronically or by first class mail, to each of the following:

Robert S. Payne Lincoln Law ECF

Attorney for Debtors

Kevin Bird ECF

Chapter 7 Trustee

Robert John Deroche, II Marisol De Las Mercedes Deroche 2133 East Hawthorne Street Saratoga Springs, UT 84045 Debtors

Mark S. Middlemas